

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
§  
ECKERT, JEFFREY § Case No. 05-54618 DRC  
§  
Debtor §

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GINA B. KROL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

JEFFREY P. ALLSTEADT  
219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 04/08/2016 in Courtroom 240,

Kane County Courthouse  
100 S. Third Street  
Geneva, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/17/2016

By: /s/ JEFFREY P. ALLSTEADT  
Clerk of US Bankruptcy Court

*GINA B. KROL  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: §  
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ECKERT, JEFFREY § Case No. 05-54618 DRC  
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Debtor §

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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	280,084.16
and approved disbursements of	\$	279,378.05
leaving a balance on hand of <sup>1</sup>	\$	706.11

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
	Department of the Treasury				
	Internal Revenue Service				
	P O BOX 7346				
	Philadephis, PA				
10	19101	\$ 84,178.07	\$ 84,178.07	\$ 5,000.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 706.11

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 16,696.64	\$ 16,696.64	\$ 0.00

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Attorney for Trustee Fees: INNOVALAW, PC	\$ 9,502.50	\$ 9,502.50	\$ 0.00
Other: Adams Levine Surety Bond Agency	\$ 0.40	\$ 0.40	\$ 0.00
Other: FREEBORN & PETERS, LLP	\$ 7,750.00	\$ 7,750.00	\$ 0.00
Other: GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD	\$ 179.70	\$ 179.70	\$ 0.00
Total to be paid for chapter 7 administrative expenses			\$ 0.00
Remaining Balance			\$ 706.11

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 42,555.06 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
10a	Department of the Treasury Internal Revenue Service P O BOX 7346 Philadephis, PA 19101	\$ 42,555.06	\$ 0.00	\$ 706.11
Total to be paid to priority creditors				\$ 706.11
Remaining Balance				\$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 794,713.55 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	American Express Travel Related Services Co Inc c/o Becket and Lee LLP POB 3001 Malvern, PA 193550701	\$ 24.00	\$ 1.09	\$ 0.00
3	Network Communications 2305 Newpoint Parkway Lawrenceville, GA 30046	\$ 3,975.00	\$ 251.41	\$ 0.00
4	Network Communications 2305 Newpoint Parkway Lawrenceville, GA 30046	\$ 3,715.00	\$ 97.71	\$ 0.00
5	Innovative Merchant Solutions Consolidate Recovery Group LLC 425 West Fifth Avenue, Suite 103 Escondido, CA 92025	\$ 626.97	\$ 28.46	\$ 0.00
6	BMW Financial Services NA, LLC 5550 Britton Parkway Hilliard, OH 43026	\$ 26,443.17	\$ 1,390.12	\$ 0.00
7	BMW Financial Services NA, LLC 5550 Britton Parkway Hilliard, OH 43026	\$ 9,929.41	\$ 261.16	\$ 0.00
8	Gregory Steiner c/o Neal H. Levin,Freeborn & Peters LLP,311 S. Wacker Drive, Suite 3000 Chicago, IL 60606	\$ 375,000.00	\$ 48,371.98	\$ 0.00
9	AgriStar Frozen Foods, Inc. c/o Neal H. Levin,Freeborn & Peters LLP,311 S. Wacker Drive, Suite 3000 Chicago, IL 60606	\$ 375,000.00	\$ 19,725.90	\$ 0.00

Total to be paid to timely general unsecured creditors	\$ 0.00
Remaining Balance	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 7,489.35 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
10b	Department of the Treasury Internal Revenue Service P O BOX 7346 Philadephis, PA 19101	\$ 7,489.35	\$ 0.00	\$ 0.00
Total to be paid to tardy general unsecured creditors				\$ 0.00
Remaining Balance				\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/GINA B. KROL

Trustee

*GINA B. KROL*  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 6 of 8**  
**United States Bankruptcy Court**  
**Northern District of Illinois**

In re:  
Jeffery Eckert  
Debtor

Case No. 05-54618-DRC  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mflowers  
Form ID: pdf006Page 1 of 3  
Total Noticed: 36

Date Rcvd: Feb 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2016.

db +Jeffery Eckert, 1073 Union Court, Barlett, IL 60103-4542  
10933381 +AgriStar Frozen Foods, Inc., c/o Neal H. Levin, Freeborn & Peters LLP,  
311 S. Wacker Drive, Suite 3000, Chicago, IL 60606-6679  
10850019 +Alarm Detection Systems, c/o Law Office of Gordon R Hughes, 320 E Indian Trial,  
Aurora, IL 60505-1760  
10414659 +Alarm Detection Systems, 1111 Church Road, Aurora, IL 60505-1905  
10823546 American Express Travel Related Services Co Inc, c/o Becket and Lee LLP, POB 3001,  
Malvern PA 19355-0701  
10559293 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
10554243 +Aren L Fairchild Esq, Freeborn & Peters LLP, 311 S Wacker Drive Ste 3000,  
Chicago, IL 60606-6679  
10414660 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One FSB, P O BOX 85520, Internal Zip 12030-0163,  
Richmond, VA 23285)  
10414668 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
WILMINGTON DE 19801-2920  
(address filed with court: Providian Financial, P O BOX 9176, Pleasanton CA 94566)  
10414661 ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326  
(address filed with court: Chryslers Financial, P O BOX 9223, Farmington Hills, MI 48333)  
10559294 +Capital 1 Bk, 11013 W Broad St, Glen Allen, VA 23060-6017  
10414662 +Consolidated Recovery, 12455 Poway Road Suite F, Poway, CA 92064-4320  
10559295 Discount Convenience Store, Carol Stream, IL 60188  
10414663 +First Premier Bank, 900 Delaware Suite 7, Sioux Falls SD 57104-0337  
10559296 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
10933149 +Gregory Steiner, c/o Neal H. Levin, Freeborn & Peters LLP,  
311 S. Wacker Drive, Suite 3000, Chicago, IL 60606-6679  
10414664 +Innovative Merchant Solutions, Consolidate Recovery Group LLC,  
425 West Fifth Avenue, Suite 103, Escondido, CA 92025-4843  
10422369 +Innovative Merchant Solutions, 26520 Agoura Rd, Calabasas CA 91302-1921  
10554242 +Neal H Levin Esq, Freeborn & Peters LLP, 311 South Wacker Drive Ste 3000,  
Chicago, IL 60606-6679  
10422373 +Nico, Attention Bankruptcy & Collections, P O BOX 549, Chicago, IL 60690-0549  
10422375 Stassions Law Office, 5150 Sunfield Blvd Suite B6, Fair Oaks CA 95628  
10414670 +Toyota Motor Credit, 1111 West 22nd Street, Oak Brook, IL 60523-1940  
10559300 +West Asset Management, 220 Sunset Blvd Ste A, Sherman, TX 75092-7465  
10422377 +Winfield Community Bank, c/o Josh S Kaplan, Levin Ginsberg,  
180 North LaSalle Street Suite 3200, Chicago, IL 60601-2800  
10414671 +Winfield Community Bank, 27W111 Geneva Road, Winfield, IL 60190-2038  
10559290 +Zaretsky, Chistine, 416 N Merrill St, Park Ridge, IL 60068-3402

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10414658 E-mail/Text: bankruptcynotices@bmwfs.com Feb 20 2016 01:53:12 BMW Financial Services,  
5515 Parkcenters Circles, Dublin OH 43017  
10422363 +E-mail/Text: bankruptcynotices@bmwfs.com Feb 20 2016 01:53:12 BMW Financial Service,  
5515 Parkcenter Circle, Dublin OH 43017-3584  
10916728 +E-mail/Text: bankruptcynotices@bmwfs.com Feb 20 2016 01:53:12  
BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, Ohio 43026-7456  
10559292 +E-mail/Text: cio.bnccmail@irs.gov Feb 20 2016 01:51:32 Department of the Treasury,  
Internal Revenue Service, P O BOX 7346, Philadelphia, PA 19101-7346  
10559291 E-mail/Text: rev.bankruptcy@illinois.gov Feb 20 2016 01:52:19  
Illinois Department of Revenue Bankruptcy Section, P.O. Box 64338, Chicago, IL 60664-0338  
10414665 +E-mail/Text: bkr@cardworks.com Feb 20 2016 01:50:51 Merrick Bank Corp, P O BOX 9201,  
Old Bethpage NY 11804-9001  
10559297 +E-mail/Text: bkr@cardworks.com Feb 20 2016 01:50:51 Merrick Bank Corporation, Po Box 5000,  
Draper, UT 84020-5000  
10414666 +E-mail/Text: ktan@treb.com Feb 20 2016 01:52:44 Network Communications,  
2305 Newpoint Parkway, Lawrenceville GA 30043-5530  
10414667 +E-mail/Text: bankrup@aglresources.com Feb 20 2016 01:50:57 Nicor Gas,  
Northern Illinois Gas, Attn Bankruptcy & Collection, P O BOX 549, Aurora, IL 60507-0549  
10422372 +E-mail/Text: bankrup@aglresources.com Feb 20 2016 01:50:57 Nicor Gas, 1844 Ferry Road,  
Naperville, IL 60563-9600

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

10559298 Petersen Farms, MI  
10422364\* +Alarm Detection Systems, 1111 Church Road, Aurora, IL 60505-1905  
10422365\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One FSB, P O BOX 85520, Internal Zip 12030-0163,  
Richmond, VA 23285)  
10422374\* ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
WILMINGTON DE 19801-2920  
(address filed with court: Providian Financial, P O BOX 9176, Pleasanton CA 94566)

District/off: 0752-1

User: mflowers  
Form ID: pdf006

Page 2 of 3  
Total Noticed: 36

Date Rcvd: Feb 19, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
10559299\*    ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,  
              WILMINGTON DE 19801-2920  
              (address filed with court: Providian Financial, Po Box 9180, Pleasanton, CA 94566)  
10422366\*    ++CHRYSLER FINANCIAL, 27777 INKSTER RD, FARMINGTON HILLS MI 48334-5326  
              (address filed with court: Chrysler Financial, P O BOX 9223, Farmington Hills, MI 48333)  
10422367\*    +Consolidated Recovery, 12455 Poway Road Suite F, Poway CA 92064-4320  
10422368\*    +First Premier Bank, 900 Delaware Suite 7, Sioux Falls SD 57104-0337  
10422370\*    +Merrick Bank Corp, P O BOX 9201, Old Bethpage NY 11804-9001  
10422371\*    +Network Communications, 2305 Newpoint Parkway, Lawrenceville GA 30043-5530  
10422376\*    +Toyota Motor Credit, 1111 West 22nd Street, Oak Brook, IL 60523-1940  
10414669      ###Stassions Law Office, 5150 Sunrise Blvd Suite B6, Fair Oaks, CA 95628-4960  
              TOTALS: 1, \* 10, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 17, 2016 at the address(es) listed below:

Aren L. Fairchild on behalf of Creditor Greg Steiner afairchild@freebornpeters.com,  
ratterberry@freebornpeters.com  
Brain M. Kuethe on behalf of Creditor BMW Financial Services, NA, LLC bkuethe@sanchezdh.com  
Christina M. Berish on behalf of Defendant David Schlossberg cberish@thompsoncoburn.com  
Christina M. Berish on behalf of Defendant Gary Laliberte cberish@thompsoncoburn.com  
Gina B Krol gkrol@cohenandkrol.com,  
gkrol@ecf.epiqsystems.com;gkrol@cohenandkrol.com;gsullivan@cohenandkrol.com;jneiman@cohenandkrol.  
com  
Jane D. Yanovsky on behalf of Plaintiff David E. Grochocinski jyanovsky@freebornpeters.com,  
rgirsch@freebornpeters.com;bkdocketing@freebornpeters.com  
Jane D. Yanovsky on behalf of Plaintiff David E. Grochocinski, Trustee  
jyanovsky@freebornpeters.com, rgirsch@freebornpeters.com;bkdocketing@freebornpeters.com  
Jane D. Yanovsky on behalf of Creditor Greg Steiner jyanovsky@freebornpeters.com,  
rgirsch@freebornpeters.com;bkdocketing@freebornpeters.com  
Jane D. Yanovsky on behalf of Creditor AgriStar Frozen Foods, Inc.  
jyanovsky@freebornpeters.com, rgirsch@freebornpeters.com;bkdocketing@freebornpeters.com  
Jane D. Yanovsky on behalf of Plaintiff Gregory Steiner jyanovsky@freebornpeters.com,  
rgirsch@freebornpeters.com;bkdocketing@freebornpeters.com  
Jane D. Yanovsky on behalf of Plaintiff AgriStar Frozen Foods, Inc.  
jyanovsky@freebornpeters.com, rgirsch@freebornpeters.com;bkdocketing@freebornpeters.com  
Jane D. Yanovsky on behalf of Trustee David E Grochocinski jyanovsky@freebornpeters.com,  
rgirsch@freebornpeters.com;bkdocketing@freebornpeters.com  
Lauren Newman on behalf of Defendant Gary Laliberte lnewman@thompsoncoburn.com,  
jhampton@thompsoncoburn.com  
Lauren Newman on behalf of Defendant David Schlossberg lnewman@thompsoncoburn.com,  
jhampton@thompsoncoburn.com  
Mazyar M Hedayat on behalf of Defendant Marcelo Carlos mhedayat@mha-law.com,  
tgiblin@mha-law.com;jgentile@mha-law.com;g1250@notify.cincompass.com  
Mazyar M Hedayat on behalf of Defendant Christine Eckert mhedayat@mha-law.com,  
tgiblin@mha-law.com;jgentile@mha-law.com;g1250@notify.cincompass.com  
Michael B Cohen on behalf of Creditor AgriStar Frozen Foods, Inc. Michael.cohen@qpwblaw.com,  
amackowiak@qpwblaw.com  
Michael B Cohen on behalf of Creditor Greg Steiner Michael.cohen@qpwblaw.com,  
amackowiak@qpwblaw.com  
Neal H Levin on behalf of Trustee David E Grochocinski nhlevin@freeborn.com,  
kpaige@freeborn.com;bkdocketing@freeborn.com

District/off: 0752-1

User: mflowers  
Form ID: pdf006

Page 3 of 3  
Total Noticed: 36

Date Rcvd: Feb 19, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Neal H Levin on behalf of Plaintiff AgriStar Frozen Foods, Inc. nhlevin@freeborn.com,  
kpaige@freeborn.com;bkdocketing@freeborn.com  
Neal H Levin on behalf of Plaintiff Gregory Steiner nhlevin@freeborn.com,  
kpaige@freeborn.com;bkdocketing@freeborn.com  
Neal H Levin on behalf of Creditor Greg Steiner nhlevin@freeborn.com,  
kpaige@freeborn.com;bkdocketing@freeborn.com  
Neal H Levin on behalf of Plaintiff David E. Grochocinski, Trustee nhlevin@freeborn.com,  
kpaige@freeborn.com;bkdocketing@freeborn.com  
Neal H Levin on behalf of Plaintiff David E. Grochocinski nhlevin@freeborn.com,  
kpaige@freeborn.com;bkdocketing@freeborn.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Robert S. Strauss on behalf of Creditor Winfield Community Bank rstrauss@lgattorneys.com  
TOTAL: 26